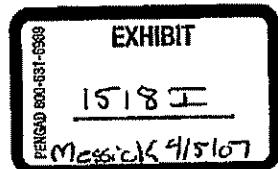


Exhibit 34

**SFC - Possible Deposition Questions for
Chris Huffins, Pat Kartha and Diane Messick**

- Describe how the posting payments occurs.
 - Discuss how the postings are made.
 - What are the functions of operations?
 - Explain booking of loans.
 - What factors will change the account balance?
 - Explain the functions of the accounting department.
 - How does accounting and operations interact?
 - Discuss/explain transaction codes.
 - Discuss/explain code # 60.
 - Discuss code #90 and explain how it is determined.
 - (For Chris Huffins) Discuss Exhibit Haw 4. What does 615.00 represent?
 - (For Chris Huffins) Explain # 60.
 - (For Diane Messick) How does accounting assign the loans?
 - Does operations have any responsibility with regard to the repurchase of loans?
 - (For Chris Huffins) How would the information get from operations to Pat Kartha? Who calculated the amount that went on the reports that went to Pat Kartha?
 - (For Chris Huffins) Who determines which transaction code applies to each transaction?



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